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ABSTRACT

The inadequate literacy skills of some individuals in Australia: (1) restrict their ability to exercise informed citizenship, participate in their local communities, and use their abilities and talents; (2) damage their development as autonomous, competent, and confident individuals within families; (3) may be repeated in successive generations, perpetuating disadvantage and social costs; (4) restrict their access to general preventive health information, causing individuals' health and the health of their children to suffer; (5) place at risk their rights as consumers, resulting in the individuals' exclusion from some areas entirely; (6) diminish the individuals' potential for economic growth, which affects the flexibility and efficiency of industry, restricts personal advancement and the ability to transfer across jobs, decreases initial and later employability, and increases the potential for industrial accidents and occupational health and safety problems; (7) contribute to a complex of factors that may lead to crime; and (8) increase the likelihood that the individuals become social welfare recipients. The concept of "official languages" contributes to the problem of inadequate literacy skills and to powerlessness. The two factors that appear crucial in reducing the costs of inadequate literacy skills are: (1) increasing public awareness and education regarding literacy; and (2) providing opportunities for learning that are diverse, based on a broad understanding of literacy, and based on principles of equity. (The document includes 61 references.) (CML)

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The Social Costs of Inadequate Literacy

A Report for International Literacy Year

Robyn Hartley
Australian Institute of Family Studies

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A Report for International Literacy Year

Robyn Hartley
Australian Institute of Family Studies

Australian Government Publishing Service
Canberra

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FOREWORD

This report was undertaken as part of the preparations for International Literacy Year (ILY) in Australia. The United Nations has declared 1990 to be International Literacy Year in order to reduce literacy difficulties and to promote literacy development throughout the world.

Functional illiteracy is a significant problem in Australia - for citizens of English-speaking background as well as people of non-English-speaking background. The first national survey of adult literacy levels in Australia was conducted this year and the results are comparable to those found in a similar survey in Canada where a functional illiteracy rate of 25 per cent is indicated. By functional literacy we mean the ability to accomplish everyday reading and writing activities in our society.

Now that the extent of the problem is being revealed, we need to look at the costs involved. This study shows how literacy touches so many aspects of our lives, from family life to employment and participation in a democratic society. Inadequate literacy produces real costs for individuals, for society and for the economy.

The Australian Government has committed $3 million of funding for ILY projects. The National Consultative Council for ILY has recommended four priority funding areas: adult literacy, child and community literacy, international activities and a public awareness program. A national effort for literacy development requires all parts of our society to be involved, not just government and the whole education sector but community groups, industry and the media. Not only do we need good programs for children and adults but we also need a strong commitment from the community that literacy is a basic human right.

I commend the Australian Institute of Family Studies and the author, Robyn Hartley, for this clear and readable report. It is based on real life experiences and points the way to the contribution which adequate literacy can make to the well-being of society.

Margaret Whitlam
Chairman
National Consultative Council
October 1989

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PREFACE

'There's no such word as stupid'. In that one sentence, a married woman restores her dignity after suffering a lifetime of embarrassment and denigration over her lack of literacy skills.

Now that she is being helped to read, the truth begins to dawn that she is not 'dumb', that she has untapped potential, that she can learn to understand current events, discuss issues intelligently, gain qualifications that will extend her life chances.

International Literacy Year (ILY) will, one hopes, expose the damage done to individuals and to society as a whole by inadequate literacy skills. Language is the key symbol system by which we learn and communicate with one another. Schools were first established for the common masses because inability to read was seen as a barrier to industrial development. They were also set up to 'control' the masses by teaching them to value order, conformity, cleanliness and diligence. Any more noble motives were countered by calls for schooling not to go 'too far', in case the masses got silly ideas about equality and democracy.

Therein lies the central point about literacy versus illiteracy. Money helps, but it is not enough. One's value as a human being lies in the capacity to think symbolically and to share those thoughts with others. Structured inequality rests as much upon restricted access to language and the world of thought as it does upon other resources such as jobs, money, sex and status.

The Australian Institute of Family Studies was pleased to be contracted to compile this short review of the social costs of inadequate literacy skills. It fits well with our approach to the social costs of child poverty which argues the damage is more than individual, more than economic. Poverty and its associated disadvantages actively exclude many people from full participation in society. Society as a whole is diminished, both materially and morally, by that exclusion.

The material reviewed here and the touching interview comments on the personal and family costs of not being able to read or write should help highlight how urgent and significant action is needed to remove the blinkers of illiteracy and lead the excluded into the light of full participation. The Institute is grateful to the International Literacy Year Secretariat for the opportunity to contribute to discussion in this vitally important area and to AIFS Research Fellow, Robyn Hartley, for her work in compiling this review.

Don Edgar
Director
Australian Institute of Family Studies

ACKNOWLEDGMENTS

The people consulted for this study are listed at the end of the report. The time they gave to discuss and reflect on issues is very much appreciated. Some also made considerable efforts to search out particular information. Special thanks are due to the adult literacy students who were so willing to talk about their experiences, and to their tutors for organising meetings.

SUMMARY OF FINDINGS

Any assessment of the social costs of inadequate literacy development needs to be based on current definitions of literacy which emphasise the relationship between literacy and personal autonomy, and the social-cultural context of language.

The review takes a broad view of the complex notion of 'social cost' in order to incorporate both social and personal perspectives. It is seen as any consequence which limits, restricts or negatively affects an individual's participation in society, as well as any consequence which has implications for society as a whole.

Although a focus on social costs is valuable, it has a negative emphasis and needs to be augmented by an emphasis on increased literacy development as an investment in the future.

The following social costs were identified:

In the area of **citizenship and social life**, inadequate literacy skills restrict the ability of individuals to exercise informed citizenship, participate in their local communities, and use their abilities and talents. Low levels of literacy shut people out from important areas of human experience and thought, tend to make them dependent rather than independent, reduce confidence, and may contribute to keeping them in poverty.

In **families**, reliance on others as a result of inadequate literacy skills may be detrimental to the development of autonomous, competent and confident individuals. In some families, the pattern of parents' inadequate literacy skills may be repeated with children, perpetuating disadvantage and social costs.

In the area of **health**, people have restricted access to general preventive health information; their health and the health of their children may suffer. Stresses brought about by low levels of literacy may also contribute to ill-health.

The **consumer rights** of those with inadequate literacy skills are severely at risk. Unless they have someone to help, they are excluded from some areas completely and may in others be misled, intimidated or cheated. Many lack the skills and confidence to seek redress.

'Official language' contributes to the problem of inadequate literacy skills and to people's powerlessness.

Inadequate literacy skills in the **labour force** diminish the potential for economic growth, affect the flexibility and efficiency of industry, restrict personal advancement and ability to transfer across jobs, decrease initial and later employability and increase the potential for industrial accidents and occupational health and safety problems.

For some individuals, lack of literacy skills is part of a complex of factors which leads to **crime**.

Literacy levels may contribute to individuals becoming **social welfare** recipients and their sense of personal failure may be exacerbated because bureaucracies expect certain levels of competence which some cannot fulfil.

Two factors appear crucial in reducing the costs of inadequate literacy skills. They are increasing public awareness and education regarding literacy, and providing opportunities for learning which are diverse, based on a broad understanding of literacy and on principles of equity.

INTRODUCTION

This report aims to bring together information, anecdotal material, the results of research and some informed speculation across a range of different areas in order to present as broad a picture as possible of the social costs of inadequate literacy skills in Australia.

Description

The report draws on interviews, discussions, consultations and exploratory conversations with people from a variety of areas of knowledge, interest and expertise, including teachers and students of adult literacy. A list of those consulted is contained at the end of the report. Many other individuals and agencies were contacted in order to check anecdotal evidence and trace individual implications and consequences in the wider social arena.

The potential scope for discussion of the social costs of inadequate literacy is very wide indeed and this report can only be regarded as an introductory review. There are many areas where further research would be valuable and some where it is essential, but enough is known to be reasonably certain about where to look for social costs and about their general nature.

A broad view has been taken. The major areas covered are social costs in the areas of citizenship and social life, families, health, consumer rights, employment and unemployment, occupational health and safety, crime, and social welfare.

Some areas have not been included or discussed in detail because of the time constraints of the project. There is an emphasis on adults and young adults rather than on children at school. The inclusion of a major section on the causes of inadequate literacy skills was not seen as appropriate, although there are occasional references to causes in the report. Numeracy, although included in some broad definitions of literacy, is not discussed. Complex issues concerning similarities and differences between social costs for native English language speakers with inadequate literacy skills, speakers of languages other than English with minimal literacy, and those literate in a language other than English but with minimal skills in English, are raised, but not discussed in detail.

Outline

The report first outlines the crucial elements of current definitions of literacy which recognise the social dimension as important. Implications of the notion 'social cost' are then discussed together with some of the difficulties of determining, and certainly of measuring, such costs resulting from inadequate literacy skills. Social costs in the areas of citizenship and social life, families, health, consumer rights, employment and unemployment, occupational health and safety, crime, and social welfare, are then outlined. Under each heading, important issues which emerged in the consultations, or are discussed in the literature are raised. Some particular groups are then discussed, because there are special social costs to consider, or because action to alleviate the costs will require consideration of especially complex problems.

LITERACY

Current definitions emphasise that literacy involves a complex series of processes which must be seen in their social context, part of which is the potential which literate people have to take responsibility for their lives; to be actors in the world, rather than being acted upon. The key elements included in such definitions are as follows.

Literacy is multidimensional. It involves psychological, linguistic and social processes 'layered one on top of another' (Levine 1982).

There is a close relationship between literacy, experience, personal growth and autonomy. Literacy allows people to 'make sense of, to read and reread their experience, both to "take meanings" from the world and to act and transform that world' (Grant 1986).

'Socio-cultural contexts, including the nature, availability or distribution of information and printed materials in a society, are a vital part of the literacy process itself, shaping the meaning, values, status and conceptions of literacy practices or competences.' Discussions regarding literacy hence have to involve reference to parent - child relationships, socialisation patterns and ideologies (Grant 1986:1).

Notions of literacy which focus on narrow functional skills such as the ability to fill in forms are rejected, because they are more about social control of individuals than about ensuring that they have appropriate skills for today's world. Functional literacy programs tend to 'reduce clients to passive recipients of the qualities deemed necessary by others to function in the world' (Lankshear 1985:48). Furthermore, the recipients are often led to believe that the rewards of functional literacy are employment and personal development. Levine (1982:250) says that 'the elevation of literacy as a panacea for adults lacking basic skills is disingenuous, particularly with respect to the goal of employment in competitive labour markets'.

The National Consultative Council for International Literacy Year's definition of literacy reflects these emphases. It reads:

> Literacy involves the integration of listening, speaking, reading, writing and critical thinking; it incorporates numeracy. It includes the cultural knowledge which enables a speaker, writer or reader to recognise and use language appropriate to different situations. For an advanced technological society such as Australia, the goal is an active literacy which allows people to use language to enhance their capacity to think, create and question, which helps them to participate effectively in society.

In summary, it is the social dimension of literacy which has been neglected in the past and which is crucial for an individual's full participation in the world. Such a conclusion emphasises the importance of exploring the social costs of inadequate literacy. However, it also provides an enormous challenge as the 'social dimension' and social costs are so difficult to measure. They are not easily determined without an awareness of the 'day-to-day context of [literacy in people's] lives' (St John Hunter 1987).

There is no immutable definition of what constitutes inadequate literacy skills. The spectrum of those who define themselves as having 'inadequate literacy skills' is very wide indeed and includes people who cannot read at all, people who have minimal reading skills but cannot write, people who are concerned about their spelling, people who can recognise a fair proportion of the words but do not understand what they are reading and people whose confidence about language has been so eroded that they find difficulty in communicating verbally.

Costs will inevitably differ at different stages of a person's life, since the general tasks which most people confront as they move through life demand different sorts of literacy skills. Levine (1986) talks of illiteracy 'careers', and while his 'lifestages' are not relevant for everyone they do indicate different roles and relevance of literacy at different stages of life.

As Levine says, during childhood, schooling, entry into work and occupational training, literacy has a high salience for the individual and also for his or her parents, teachers and employers. A young person's competence is a quasi-public concern and major shortcomings are likely to be detected. The pressure to accept assistance is strong and such assistance is generally available.

In the second life-cycle phase, typically involving home creation and family building, literacy demands remain high because of transactions with print-based organisations such as banks, building societies and clinics, with the

possible presence of school-age children imposing additional requirements. It is in this phase, however, that adult literacy problems are 'privatised' and personalised, perhaps concealed within the family or some other intimate circle. It starts to be hard for outsiders to refer diplomatically to the existence of a possible difficulty, even in order to proffer help, because the whole matter tends to acquire a status similar to an embarrassing medical condition. Access to assistance is generally poor compared to the first phase.

In the third life-cycle phase, work and family situations have generally stabilised and demands for new or enhanced literacy skills are few. Unless some domestic crisis or other disruption intervenes, most mature adults will by this point have learned to accommodate illiteracy.

Literacy and English as a second language

Adults and young adults whose first language is a language other than English may or may not have inadequate literacy skills. Some, for a variety of reasons, will not have developed the foundations of language learning on which later competency is based. Others will be literate in their first language to a greater or lesser degree.

This report is based on the assumption that there will be both similar and different social costs for native English speakers and native speakers of languages other than English. It is important however to stress the very diverse circumstances and language experiences of native speakers of languages other than English, and hence the variability of social costs for individuals. Learners of English as a second language include the Greek woman who came to Australia in her twenties with primary level schooling and has not had the opportunity to attend English classes because she has been working for 20 or so years; the young Vietnamese woman who has had nine or ten years of interrupted schooling; the tertiary educated Syrian who had some basic English before arriving in Australia; the middle-class Hong Kong Chinese woman who speaks reasonable English but has no foundations of language learning because it was not appropriate for females to go to school; the highly literate but unschooled Italian man who came to Australia in his late thirties and wants to write stories in English; the young Turkish man who was 13 years old on arrival and attended a school where there were very few other Turkish students.

The ease with which individuals learn English as a second language will vary enormously but will be influenced by a number of factors, including the age at which they came to Australia, their satisfaction and identification with the

country, as well as the opportunities they have for learning and their appropriateness at particular life-stages.

THE SOCIAL COST

At first glance, the term 'social cost' appears relatively straightforward, but on closer examination, it is revealed as a complex notion.

What is 'social cost'?

Is a social cost necessarily one which directly or indirectly affects all of society, or can it be one which affects any group in society or any individual in society? Are all costs to individual members of society also social costs? What exactly do we mean by 'cost'? What assumptions about society and about individuals are we making by adopting an approach which explores social costs? The notion of 'cost' derives from a monetary perspective and it should immediately be apparent that many social consequences cannot be measured in monetary terms. Are there appropriate measures of cost in these instances? Who determines what is appropriate?

It is necessary to make some brief comments about the general notion of 'social cost' and about some of the questions posed above, particularly as they might apply to literacy, although the issues raised will not be discussed in detail. To do so would lead down a number of thorny paths to areas which are not the immediate subject of this report. The following discussion begins with some statements which provide a framework for exploring social costs, then explores some of the difficulties of determining social costs.

In order to understand as fully as possible the social consequences of inadequate literacy development, we need to accept a broad definition of social cost which incorporates both personal and social perspectives - that is, any consequence which limits, restricts or negatively affects an individual's participation in society, as well as any consequence which has implications for society as a whole.

Social costs, and indeed the cost effectiveness of any actions to counteract or overcome costs of inadequate literacy skills, cannot be assessed in a policy vacuum and must be seen in relation to government commitment to policies of social justice, human rights and equal opportunity.

Arguments which emphasise monetary costs of inadequate literacy development are appropriate and likely to be very persuasive in some areas. For example, later in this report the costs of inadequate literacy skills to business are discussed and although no overall monetary cost is given, it is obvious that it is considerable. Other countries have estimated costs in billions of dollars. However, there are dangers in focusing monetary costs. First, such a focus promotes and perpetuates a narrow instrumental and functional view of literacy, making it unlikely that the complexity and fundamental importance of literacy in society is understood and recognised. Second, there is a possibility that monetary cost (and monetary savings) will become the main criterion by which social costs are measured. Such an approach leaves enormous injustices.

There is great value in emphasising social cost if it helps to reinforce a view that literacy is not only a problem for individuals, but a social problem also. It would seem undeniable that Australia has the resources to ensure that all of its citizens who have the capacity to be literate are so. The fact that a significant percentage of Australians lack adequate literacy skills affects us all.

A focus on the social costs of inadequate literacy skills may be counter productive if it obscures the need for action in other areas. For example, while poor literacy and numeracy levels undoubtedly affected access to employment, they are not necessarily the only, or even the main reason why many people are unemployed.

Finally, while a social cost framework is valuable, it may well be a negative way to approach literacy issues. We need in addition a positive focus on improved literacy skills as an investment for the health of society. The cost of resources put into improved literacy standards for children and for adults is likely to be recouped many times and could mean a more self-reliant, enterprising and productive community.

Determining and measuring social costs of inadequate literacy

Literacy skills cannot be separated from the social and economic context in which they are practised and exercised (Levine 1986). It is therefore not always possible to isolate 'literacy skills' or lack of them as a discrete factor with clear and identifiable consequences.

Social costs may be more or less directly related to inadequate literacy development. It will become obvious in the following discussion that there are many indirect

costs. They include lost opportunities such as foregone earnings, lost opportunities for personal non-monetary contributions to the community, and the possible effect of parents' lack of literacy skills on children's learning.

Some costs are clearly not quantifiable, yet they are extremely important - for example, the effect of inadequate literacy development on ability to participate fully in society, both at a political and a personal level.

While it is easier to estimate a monetary value for issues and are therefore not attuned to recording relevant information. In addition, lack of literacy skills is seen as an individual deficit, rather than a social issue which potentially affects all members of a society. A number of agencies, organisations and government departments were contacted for data in relation to this report and were unable to supply information which would have been useful to determine costs. Miltenyi (1989:35) asked managers how much time had been saved as a result of workers' improved English language skills. He noted that:

> Most managers had not thought of benefits accruing in such specific ways and therefore considerable prompting by the interviewer was necessary to elicit estimations of savings [of time]. In some instances there was a strong reluctance and even refusal to be so specific.

In some cases, even where it appears relatively easy, there are conceptual and methodological problems in estimating a monetary cost. In discussing the social cost of unemployment, Dixon (1989) pointed out the conceptual difficulty involved in measuring the monetary cost of increased demand for government services as a result of unemployment. The total outlay of many service programs is already fixed annually by government through the budgetary process.

Care needs to be taken in equating a correlation with a causal relationship, and thereby concluding that a particular cost arises from lack of literacy skills. As Black (1989a) noted, the fact that low literacy is a major characteristic of prisoner populations appears indisputable, even given that the measuring instruments are not always very good. However, although there may be relatively direct causal links between lack of literacy skills and crime for some individuals (an instance is quoted by Black), in the majority of cases literacy is likely to be part of a complex of causal and pre-disposing factors including poverty, patterns of family life, personal circumstances and employment history. For

present purposes, one of the most important consequences of wrongly interpreting a correlation as a causal relationship is the implication that improving levels of literacy is going to reduce that cost.

Not infrequently, costs arise because of the nature of the language with which people are confronted in their contact with government, business and other agencies. Nowhere is this more true than in the language of law, but it is also apparent in many other areas. Such language can render even literate people 'illiterate' and illustrates how adequacy of literacy skills is, to a significant extent, dependent on the literacy expectations of a society. It also illustrates how language functions to exclude and control those who do not have the skills. Moves to introduce Plain English into government and other documentation are referred to later in the report.

It is important to emphasise what should in fact be obvious. While there may be (a large number of) general patterns of personal and educational experiences which result in inadequate literacy development, people with inadequate literacy skills are **not** a homogeneous group. They are extremely diverse and their individual differences point to an enormous range of potential costs.

Social costs differ at different life stages. For young people, inadequate literacy skills affect their transition from school to work; for parents of young children, inadequate literacy skills mean that they do not have ready access to general child health care information; for an older person retrenched or injured at work, lack of literacy skills reduces other employment options.

Geographical location may be important in estimating social costs of inadequate literacy development, a possibility which has been given little attention to date. Costs may differ in different regions of Australia, and in rural and urban areas. This point is discussed later in the report.

Finally, a real understanding of social costs is only likely to be gained through detailed studies specifically designed to explore costs in different areas. While such studies need to be based on a recognition of the complex place of literacy in our society, they are also likely, through exploring the social dimension, to add to our understanding of the social context of literacy. Some studies will need to be conducted over a period of time.

In the meantime, there are several possible approaches, some of which are illustrated and reflected in this report. They include:

- extrapolating from other information to estimate costs, recognising that there are both conceptual and practical difficulties in doing so;

- looking for benefits which flow from improving levels of literacy, both at an individual and group or organisation level, and hence deducing costs;

- re-examining the increasing collection of writing from both teachers and students of adult literacy which includes details of the lives and experiences of individuals; and

- attempting to trace the public and private agencies with which one individual comes into contact over a period of time, and assessing costs which may be incurred for the individual and the agencies through inadequate literacy skills.

It is not sufficiently recognised that citizenship, including the formal requirement of voting, and social life, that much more informal participation in society, are based on a set of expectations about people. They assume certain social, personal, emotional and intellectual qualities, the development of which is related to adequate literacy skills. Without such qualities, people are less able to participate.

The social costs

Lack of literacy skills restricts an individual's ability to exercise informed citizenship. At a very practical level, although it is generally accepted that the majority of people (approximately 70 per cent) use television as their primary source of information, the written word remains important for determining social attitudes and providing general information about social issues.

Lack of adequate literacy skills restricts the participation of many Australians in society generally and in their local communities. While it is certainly not true of all people with inadequate literacy skills, many are operating below their capacity. Abilities and talents of value to society are not being used; the quality of individual and community life is hence reduced. There are people who don't join community organisations or sports clubs, who don't take on committee membership, who don't start businesses, who can't pursue hobby interests because of their fear of having to read or write. Anxiety and fear of being found out make it very difficult for Kathleen, aged 40 years, to contribute in the way she wants:

> There's so many things you miss out on ... I'd like to do things for the young ones. I've just put in for foster care, but if I have to go there and fill in forms ... maybe I'll have to write things down. How am I ever going to get on? I'm going to feel so stupid. There's so many things that you could help do ...

She is also restricted from doing things just for herself.

> I went to do art and craft, patchwork, anything with your hands I love. But they gave you notes, that's how you do it. So, how many lessons did I do? I did three and I blew all the money I'd put into it and my husband said, 'huh, that'd be right, anything you start, you leave', and I couldn't stand up and say, 'well, if I could read, I'd be alright'.

White (1981:20-21) points out how lack of literacy skills shuts individuals out from important areas of human experience and thought. She became very aware of this when working with a group of adult literacy students:

> For many Australians, religion and associated topics - ethics, philosophy, history, even psychology and poetry - are taboo subjects, not topics that ordinary people feel free to explore in open conversation. The only comfortable way you can find out about such things without being obvious is to read. [For those who cannot read, there is] an unfulfilled hunger for questions and answers about the meaning of life.

Lack of adequate literacy skills is part of the complex of factors which keep some people in poverty. The relationship between literacy and employment and unemployment is discussed later in this report. In addition, inadequate literacy skills restrict or deny access to services and facilities which are available and which could help in changing personal circumstances - for example, information about special allowances, support services, assistance with financial planning, assistance with mortgage relief. Much of this information is in written form and does not always reach the people who most need it.

Lack of literacy skills often means that individuals are powerless in a general sense and more specifically that they have very limited opportunities to change their circumstances. While the reality is that most people do not have a great deal of control or influence over anything but the immediate details of their lives, many people have the illusion of influence and/or the potential to influence. They can more or less understand issues, voice an opinion, write a letter of protest, vote in a relatively informed way, and seek out information to help them make decisions about their own lives as well as about social issues. A significant proportion of people with minimal literacy skills are cut off from such action. They do not have access to a great deal of information. They do not have the opportunity to take part in the reflective process which reading allows. Things happen to them rather than as a result of them making a decision.

There are of course exceptions, where lack of literacy skills has not stopped people from taking an active and

informed part in society, pursuing a career, living a full and creative life, and in some cases being very successful in business. Coates and Sutherland (1984) suggest, in their study of adult literacy students at Holmesglen College of TAFE, that some students have verbal skills far in excess of their literacy skills and are able to control their world through the spoken word.

Nevertheless, lack of literacy skills generally means dependence rather than independence - dependence on spouses, friends, children, parents, workmates, fellow prisoners, and in some cases, uninterested and uncaring public officials. Not all dependence of adult upon adult is necessarily negative, but it is certainly only an option if there is someone there to help. As Joan, aged 60 years, said:

> What really got me going was thinking what will happen if my husband dies? I don't want to be dependent on my kids. I want to be able to take care of my own business.

An adult literacy student quoted by Grant (1985:32) said:

> Your life's not really your own when you have to count on other people doing things for you. When you've got the ability to do it, your life starts to be your own, you've virtually got the freedom of doing things yourself.

The most frequently mentioned cost of inadequate literacy skills for individuals was a lack of confidence, particularly in work and social situations. In a world which is still based firmly on the written word and which gives status to those who have high literacy skills, the lack of such skills has a profound effect. For many, lack of confidence means a gradual narrowing of the boundaries of their lives. As one adult literacy student said: 'It's like knowing your boundaries, and is I stay in my boundary I'll be able to live quite well'. (Coates and Sutherland 1984).

Loretta, aged 20 years, found that she couldn't cope with normal social situations:

> When I went to parties or out somewhere, because I've never worked in my life, whenever I've had to talk to somebody, I feel like sitting on the other end of the table by myself, because I haven't done anything with my life and I feel as if I haven't got anything to talk about. I sort of feel left out because I can't express myself as well as they can. I haven't done anything with my life and I feel I can't speak like a normal person.

Kathleen said:

> I would never go out. Even when I went out with my husband, I'd be frightened I'd say things not in the right place. And I'd be so embarrassed. I used to sit like a little mouse sometimes and everyone would say 'gee you're quiet'. I wasn't game to open my mouth because I might say the wrong thing, or talk about the wrong things. So I'd shut up. And in the end I had no friends to go and visit ... And my husband never understood. He'd just say, well, I'm bringing my wage home, and you're here, that's all right, you don't need to do anything.

Harry, aged 41 years, also found himself withdrawing and unable to take part in social conversations:

> I find that when I'm in a group and everyone's talking about certain things that are happening around the place... and you're standing around looking stupid because you don't know what they're talking about. I find that a lot and it annoys me. I might pick up the newspaper, and only read what I want to read out of it, instead of reading the whole news and then I'd have something to talk about ... This is part of why I want to start reading ... I'll be able to go out and get into conversations.

Joan became very anxious when she received a form for jury service, but she is fortunate in having her husband's help. If she didn't, she may well have ignored the letter (as many 'official' letters are ignored because people can't read them) and run the risk of a fine.

> I got a form about the jury, and my husband filled it in and I had to go in and I told them I can't read and write, and not only that, I couldn't do it. Then I got another one so my husband had to go in and tell them that I can't read and write. Every time that comes back, I get sick, because you've got to front up and say you can't read and write and I know I haven't got the ability. My blood pressure goes up and I feel dumb ... You can't ignore, it because you get fined if you do. Those sort of things ... you feel really inadequate...

The wider social costs of individual lack of confidence occur when people are unable to contribute fully to their communities or to take responsibility for their own lives, anticipate failure and do not take risks, are afraid to question, and have few alternatives but to be dependent on others.

Those with inadequate literacy skills cannot do dozens of things which literate people take for granted and never give a second thought to. The following list includes some factors mentioned by Kozol (1985). Those with low literacy skills cannot read a street directory, railway and bus station signs, a newspaper advertisement, or a timetable. They cannot read the signs in a take-away restaurant, read the letters their children bring home from teachers, study school notices about the courses their children are doing, help with homework, write a letter to the teacher or face visiting their child's teacher. People with few literacy skills cannot read instructions on a bottle of medicine, read the 'use-by' date or the warnings on over-the-counter medicines or read about preventive health care. They cannot understand the details of an insurance form or read a document they have to sign before an operation. They cannot read rental agreements, operate a cheque account, read a recipe or a knitting or sewing pattern, keep score in games, understand a gas account or a notice from a welfare authority, look up a telephone book, find an emergency number, make an informed choice about a product based on the label information, or read instructions on a pre-prepared package of food.

Such a list paints a very negative and perhaps depressing picture and it must be emphasised that this is largely an outcome of a focus on costs. Individuals are **not** totally defined by their literacy skills or lack of them. Inadequate literacy skills certainly impose major and sometimes debilitating restrictions on people's lives. However, many adults and young adults who 'cannot' do something which requires literacy skills are capable and confident in other areas and have qualities and talents of great value to society.

LITERACY AND FAMILIES

Given the primacy of language in communication and in the negotiation of relationships, we can be reasonably certain that levels of literacy have important consequences for family functioning and for individuals in a family system. However, literacy and families has generally not been a focus of research and the possible consequences and costs of inadequate literacy skills for and in families have to be pieced together from anecdotal information and research from a number of areas. Only two broad areas are discussed below - the effect of inadequate literacy skills on family relationships and the relationship between parents' low levels of literacy and children's literacy skills.

The social costs - family relationships

The lack of literacy skills of one family member may lead to considerable dependence on another more literate member and to very uncomfortable imbalances in power. For Kathleen, lack of literacy skills compounded her feelings of inadequacy as a woman at home who was 'stupid' and 'dumb' and who had 'done nothing' since she married (except bring up seven children!). She said:

> From when we were married, he took over everything. He never let me touch a thing. He used to give me so much money to live on and that was that.

Lack of confidence as a result of poor literacy skills, referred to earlier, tends to exacerbate dependency. Husbands rely on their wives, children on their parents and vice versa. Ken works for a local council and relies almost totally on his wife to deal with letter writing, personal and home accounts and such things as filling in the income tax return. John was injured and lost his job in the local timber mill. He is taking literacy classes to improve his chances of getting a job which doesn't entail heavy labouring. His wife has always handled the 'paper work'.

Such reliance is not intrinsically bad and can be seen as cooperation based on a realistic division of tasks according to individual competencies. However, resentments may build up on both sides and cause an eventual rift and breakdown of the relationship; the arrangements work only as long as the other person is

around and does not die, fall ill, or move out. The particular effect of one person's low levels of literacy on family relationships cannot be generalised. It will depend on a variety of other factors such as personality and temperament of all family members and the other skills of the person with low literacy. Partners are sometimes very supportive and encourage people to get help. On the other hand, marriages and relationships may become very strained as one person assumes responsibility for most of the contact with the print dimension of the outside world. In the final analysis, the cost of dependence is revealed when change begins to occur and individuals discover the rewards of increased self-confidence through doing things for themselves.

Low levels of literacy as an adult also affect people's relationships with their children. Embarrassment is compounded when children make fun of parents who can't read and write. Carole, a widow with two teenage children on unemployment benefits has recently become (in her words) 'a welfare case' herself as her children are over the age of 16 years and she is looking for a job. Her change of status from parent at home looking after her children to someone looking for work, with her literacy problems obvious and exposed, has had profound effects on her relationship with her children, who say: 'You're no different from us'.

Harman and Edelsky (1989:398) sound an interesting note of caution concerning literacy teaching, which has a bearing on family relationships. They suggest that even with the 'best classroom theory and practice of literacy' (that is, 'whole language'), literacy is not always liberating. Because it is based on a theory of language use in ordinary contexts, the 'whole language' approach is more likely to produce true readers and writers, and is therefore more liable to 'alienate learners from their communities' (and their families).

> The acquisition of language can catapult a student out of her family, community, class or ethnic group, because that student has learned, not simply a new way of using language or of comprehending text, but a new way of viewing the world as well; she has acquired a new discourse. And that student may believe she must choose between the old and the new discourse.

While changes are not always so dramatic, improvement in levels of literacy may mean significant changes in family relationships, because it has the potential to increase self-confidence, and enable a person to better recognise and articulate his or her rights. Some groups of women who have been subjected to domestic violence have found new strengths through improved literacy levels.

The social costs - relationship between parents' and children's literacy levels

Individuals fail to learn basic literacy skills for a range of social, economic, school-based and home-based reasons. Only a small percentage of children do not have the intellectual capacity to learn. Socio-economic factors are clearly very influential. Connell and White (1989) recently reiterated that class inequalities in education persist on a massive scale in Australia. Illiteracy is undoubtedly more common in lower socio-economic groups. There is also evidence that school-based factors such as large classes, inadequately trained teachers, unsympathetic teachers and a school ethos based on academic competitiveness are influential in some children failing to learn to read and write.

A low level of parental literacy is only likely to be crucial in children's learning to read and write if the school is not providing a positive environment. However, for some children, parents' low level of literacy may provide an additional barrier particularly where there is very little print media at home. Australian Institute of Family Studies research (Amato 1987) shows that children's reading comprehension is related to family resources. A recent study showed that the best home background predictor of reading achievement was an index of reading activity in the home (Rowe 1989). Grant (1986:9) quotes a study by Wells which found a very strong relationship between the frequency of children listening to stories read aloud and subsequent success in school. 'Through stories the child begins to discover the symbolic potential of language and its power to create possible worlds through words', a capacity and understanding which the child will be able to bring to all areas of the curriculum.

Various programs to encourage and assist parents to read with their children at home are based on such findings, and the reading skills of some children will no doubt be improved by such programs. However, there are some indications that while parents and children reading together is helpful, it is an overall attitude towards language in the home which is important. Children culturally enfolded in an environment where language is important will unquestionably learn if they have the intellectual capacity to do so; those who are not may have difficulties. Parents who have very low levels of literacy are unable to help their children in the practical aspects of reading and generally do not have the confidence to demand action from the school if their children are not learning. Some may pass on a negative attitude towards language, because of their own experiences of literacy failure.

Toomey (1985) describes several programs which used home visits to encourage parents of children in disadvantaged areas to participate in their children's reading development. Such programs can have positive outcomes for children. It is possible that parents with low literacy levels could also benefit from such programs.

Grant's close work with adult literacy students has highlighted the fact that language learning occurs in the context of relationships or transactions between people. She noted the sometimes extreme and persistent lack of confidence of some students in their ability to learn and suggests that failure to achieve literacy is commonly part of the wider pattern of the students' failure to develop as confident human beings (Grant 1985). In a world where language is part of power, it is possible that an attitude towards language and a lack of confidence in dealing with it may be passed on from parents to children.

Desire to help children at school is often a reason for adults seeking help with their own literacy problems. When children start school or reach a level where they ask for help with homework, some parents become acutely aware of their own literacy inadequacies. Young mothers come back to learn when their children begin school; older mothers seek help when their children enter secondary school; grandmothers are motivated by wanting to help grandchildren. For some however, the cover-up continues until some other imperative leads them to seek out classes. Kathleen, aged 40 years, said:

> If there's anything out of the papers or something, the children go to their father because he can do it. I've always said, when they ask, 'oh your father will', or 'go to your father and ask'. It's funny how I've always managed to be busy, washing up or something. When I think of it now, the things I used to do to get out of those things, or to write them a note for school, and I'd be so busy, so he'd do those things. And he'd say to me, 'God, can't you write them a note?' He always knew, but I don't think he realised I was as bad as I was.

And for parents such as Harry, lost chances can only be regretted:

> My children had no help from me at all and that bugs me a bit - a lot actually. They had homework to do and they didn't turn to me for it because I coulcn't help. My daughter's doing Year 12 this year and my son has a good job, but it wasn't through my help. They're grown up now and even though I'm learning, it's only for my own benefit now. Maybe I'll be able to pick up a book and read it with my grandkids.

Inadequate literacy skills mean restricted access to health information. This includes pamphlets and general information on diseases, preventive health care, information about contraception, pregnancy, sexually transmitted diseases, child development and care, diet and nutrition. Most basic and emergency medical advice is in written form.

The level of most written information is generally of at least Year 9 or 10 reading and comprehension level and is often considerably higher. A study in Queensland found that the written information which asthma patients are most likely to get, including instructions which come with essential medication, are all above Year 9 level.

Young people in general lack accurate health information (Youth Policy Development Council 1987), but those with limited literacy skills often have even more limited access to information. Streetwize Comics, which aims to inform young people, particularly those who are disadvantaged and/or have low levels of literacy, about issues which they see as important, has included stories on a number of health-related issues, including contraception, pregnancy, AIDS, anorexia nervosa, drug abuse, menstruation and incest. An evaluation of one issue of Streetwize Comics revealed that many young people with low levels of literacy read very little of any printed material other than Streetwize (Tressider & Mohr 1988).

The establishment of women's health collectives, community health centres, women's information centres and various other organisations concerned partially or wholly with women's health indicate that there is a general need for information. The organisations contacted for this study work on the assumption that inadequate literacy skills is one element in the lack of accessibility to information.

The social costs

There is very little information beyond the anecdotal which looks directly at the individual and social costs of limited literacy skills in the area of health. One of the problems of determining costs is the difficulty of isolating the level of literacy from other factors which may be associated with limited literacy skills, such as

general educational level, low socio-economic status and family poverty.

It is also necessary to emphasise that in many cases, lack of appropriate information, and inadequate services may be just as crucial as inability to read and understand written information.

The work of the Victorian organisation, Women in Industry Contraception and Health (WICH) has firmly established the importance of appropriate information (verbal and pictorial, as well as written) for the health of migrant women. A report to UNESCO (Shadwick 1987) identified the WICH program of factory visits as a broad literacy program.

Major hospitals were not able to provide information about the extent to which inadequate literacy skills played a part in accidents and illness, although it was recognised that they may do so.

One approach to getting a clearer indication of potential costs and sorting out literacy issues from other factors is to take the situation of one individual. An example is Treloar's (1988) story of Jenny. Jenny's baby was 'skinny, screaming [and] covered in eczema'. It took some time for any of the professional workers who saw Jenny to realise she may have a literacy problem. It finally became apparent that she could not read a diet sheet for the baby from the Children's Hospital; she could not read suggested new formula instructions from an Infant Welfare Centre; she could not read the labels on baby food tins or names of products recommended by the Health Sister, nor, if she had managed to get the right product, could she read the measuring instructions to get the right strength formula.

Jenny's inability to read had direct costs, certainly for the health of her child and for her self-esteem and confidence as a mother. Other more quantifiable costs were for the time various professional workers spent with her - three are mentioned in the article and it is implied that she saw them more than once.

The anxiety and stress of having to hide low levels of literacy, or alternatively of having to cope with them being exposed, also causes ill-health. Bob was coping with his job, then was transferred to another area of work, which he could not afford to refuse, but which caused him considerable stress because of the reading and writing required. He finally had to leave and is now on Workcare.

LITERACY AND CONSUMER RIGHTS

In the normal day-to-day course of events, most people come into contact with written material having legal implications. There are not only purchasing contracts for houses, cars, and any other goods bought on hire purchase, but also documents for personal loans, life insurance, superannuation, legal obligations regarding receipt of pensions and benefits, driver's licence and change of address requirements, parking fines, summonses, and late payments arrangements.

People with inadequate literacy skills cannot understand any of this material. Unless they have someone they can rely on to handle such matters, they are either excluded from some areas completely, or they enter into contracts having little or no understanding of the conditions of the contract or their rights and obligations. They can therefore easily be misled, intimidated, and cheated.

Under common law, if a person can prove that he or she signed a document believing it to say something other than it actually said, there may be possible redress. However, the likelihood of someone with low levels of literacy initiating such a case is remote. Apart from the problem of confidence in entering into the legal arena, such a person would have to be prepared to publicly admit that they could not read, which could mean exposure after years of hiding the fact.

In addition, surveys by consumer affairs bodies indicate that information aimed at consumers in general has tended only to reach sophisticated consumers with the skills and motivation to understand and make use of it (Victoria, Ministry of Consumer Affairs 1988). A national survey by the Trade Practices Commission showed that the likelihood of a consumer reporting a problem increases with their level of education from one in ten of those with only elementary education to three in ten among the tertiary educated (Trade Practices Commission 1987).

The social costs

Those with low literacy skills quite frequently bear the cost of signing a sales contract document they did not understand. While some get no redress, others may seek help from a community or welfare agency (and there will thus be a cost to whatever the funding agency is), or if

they run into severe financial problems they may visit a financial counsellor.

Discussions with financial counsellors suggested that there is an increasing awareness of the part which low levels of literacy play in some cases of financial hardship, although low literacy is often compounded by other problems such as unemployment.

People with inadequate literacy skills bear the cost of not being able to make informed choices when they buy goods. It is true that many consumers suffer from lack of information about the products they buy, but with low levels of literacy, choice becomes severely reduced. Shopping for food and other goods is often done by recognising familiar labels, which means lack of variety and often not getting the best value. The cheaper 'no label' foods which most large supermarket chains carry are generally not an option as they do not have pictures on the label - cans and packets can be anything from stew to dog food, soap to pot scratchers.

Helen was directed to a financial counselling service when she was unable to adjust her household spending after her husband's retrenchment and subsequent re-employment in a lower paying job. She continued to buy the same items and the same relatively expensive brands as she had done for years because she could not read labels and bought what was familiar. Fortunately, she was also directed towards literacy classes.

Some people do not have the skills to write a regular shopping list, nor to estimate the cost of a number of items. It is very easy in these circumstances to buy items which are not really necessary and to forget items which are. Being unable to do simple writing tasks increases feelings of lack of control over one's life, as well as providing financial problems.

The implications of lack of literacy (and numeracy) skills are cumulative. The very lack of skills which produced the original problem (for example, getting into a contract which was not properly understood) means that the opportunities for turning the situation around are restricted. Individuals do not have access to any written information and advice about how they might get out of the situation, such as information about mortgage relief schemes, delayed payment schemes, concessions and special allowances.

As one literacy tutor put it:

> What really bugs me is that they haven't even got access to the services which exist ...If you haven't got the skills, you are less able to get the information or the help which makes things possible.

> The personal costs are that they miss out, things take longer, or they pay more.

There is an assumption that setting up a service, establishing a scheme, or setting a process in train is synonymous with the intended outcome. This is not always the case, particularly when the bulk of information about services, assistance and processes is in a written form. Often that written information is needlessly complicated, poorly set out, too wordy and uses words which are difficult to understand. This was the case with a recent pamphlet about housing mortgage relief schemes in South Australia - many of the very people who may have needed the scheme would not have understood the written information which was sent to them. Australian Institute of Family Studies research on the Victorian Capital Indexed Loan Scheme for low income family home purchasers showed that brochures concerning the scheme were not understood by people in the scheme.

> Language is a purposeful, social activity: there must be comprehension by all sides for it to succeed. It is commonsense that there is no value in writing a document for customers or members of the public in a style that they cannot understand ... Worse still, in writing in the style of officialese or legalese, we may be obscuring for some their rights and privileges. (Eagleson 1985:15)

The social costs

Even highly literate people have trouble understanding some documents and forms. Those with inadequate literacy skills have no chance of understanding them. Documents which are based on legislation often tend to be particularly obscure. While this has probably always been the case, it is suggested that currently, several factors are leading to greater complexity of some documents.

Legislation is becoming more complex, government resources are less able to cope with the complexity and government cut-backs mean that not enough resources are put into designing simple and easily understood documents and forms. David Sless, Executive Director of the Communications Research Institute, believes that an increasingly complex administration is being externalised, and the problem of comprehension is being pushed out into the community (personal communication, August 1989). This results in an increasing social cost generally, the most vulnerable section of the population being those with inadequate literacy skills.

Government departments are not unaware of the difficulties which people have in getting and understanding information. Some have either made or are investigating changes to forms and procedures. The Department of Social Security has begun a survey aimed at greater staff awareness of the literacy levels of its clients. The Taxation Department is looking to further simplify income tax return forms. The Commonwealth Department of Veterans' Affairs commissioned a study of the pensioner population in order to re-design a more understandable advice letter (Brownlea and James 1988). Other reports have focused specifically on communication with non-English-speaking populations, for example, that prepared for the Department of Social Security (MSJ Keys Young Planners 1989).

However, much still remains to be done. Re-design of forms may well help the majority of people, but those who cannot read will still be unable to cope without assistance. A range of other methods of communication will be necessary. Use of cassette tapes (proposed in the Veteran's Affairs report), videos and better trained personnel with an understanding of the problems would help to make information more readily available.

Benefits of Plain English

Examples of savings following the introduction of improved forms based on the concepts of Plain English (which as Eagleson explains is the opposite 'not of elaborate language but of obscure language') are:

- When the NRMA insurance company in New South Wales introduced a simplified and better designed insurance contract form, litigation over claims which involved interpretation of wording was reduced; there was a reduction in the number of claims disallowed because they were not within the terms of the policy; staff were able to accept greater responsibility and did not have to seek interpretations from management so often (King 1985).

- Tests following extensive redesign of the Victorian summons form showed that 26 minutes of staff time was saved per form. This translated into $400 000 a year in salaries alone without considering savings in paper, filing, storage costs, public reading time and court staff time in answering queries (Eagleson 1989).

LITERACY AND THE LABOUR FORCE

Debates on the nature of work in the future centre around the continuing impact of technology, the need for a more highly skilled workforce as processes become increasingly complex and an emphasis on individuals as resources in a highly competitive international market.

Technology increasingly demands literacy and numeracy skills. The undeniable change in manufacturing and in industry which has been occurring for some years and is still in the process of taking place is a shift away from strictly manual work towards work which involves the operation and servicing of machines. A Canadian study (Canadian Business Task Force on Literacy 1988:12) stated:

> Technology is requiring that the individual on the shop floor must be more literate than he [sic] was in the past. He must be able to read instructions, diagnose problems, input numbers and read the operating manuals. He must be able to communicate problems with his fellow workers and use analytical thinking to arrive at solutions. The general trend is confirmed in Australia. An Australian executive remarked: The operator is less an extension of the machine and more someone who has control over their operations. This unquestionably involves more cognitive skills and greater literacy.

Currently, there is the appearance of some convergence of views on the need for a more highly skilled workforce. Government, business, unions, some educators and social commentators all to some extent endorse the general principle. The Commonwealth Government position is summarised in the following statement:

> In essence, to ensure improvement in international competitiveness and living standards, Australia must develop at all levels of the workforce the flexibility and skills which can improve productivity, produce quality goods and services and exploit opportunities in the changing competitive environment (National Board of Employment, Education and Training 1989:4).

There is, however, considerable concern that the current emphasis on growth and skills formation will result in further inequalities in society. Furthermore, there is divergence on the ideological bases from which cases for a

more highly skilled workforce are mounted, on what constitutes desirable and essential training, and on the nature of differences between education and training.

Workers with inadequate literacy skills are likely to continue to be severely disadvantaged. There has been some limited acknowledgement by government, business and unions that many workers will require increased literacy skills if they are to be able to take advantage of the new training opportunities associated with award restructuring proposals. However, Gribble and Bottomley (1989) indicate the enormity of the task which lies ahead if this need is to be taken seriously. They also suggest that the twin aims of increased productivity and competitiveness are unlikely to be achieved without much greater attention to literacy and basic education.

Workers in many unskilled areas, often with low levels of literacy, are unlikely to benefit from the current policy emphasis. In discussing its impact on women, Junor (1988:3-4) states:

> The ACTU and Government have pinned all their hopes on salvation through growth. They have redefined education and training as skill formation, the purpose of which is to increase worker productivity in the manufacturing sector. Unfortunately, only 26 per cent of manufacturing sector workers are women, and many of them are in unskilled classifications to which the skill formation agenda has only marginal relevance.

Many people who are currently not in the workforce and are seeking work have low levels of literacy and their situation is unlikely to be changed by labour market programs which are often short term and vocationally oriented. These include young people, particularly early school leavers, older people whose initial schooling was limited, and women who have been out of the workforce for many years or have never been employed. Low levels of education and literacy were among barriers to sole parents and widows 'getting to work', noted in the Report of the Enquiry into Entry or Return to the Workforce by Social Security Pensioners (House of Representatives Standing Committee on Employment, Education and Training 1988). There has been anecdotal and case study evidence of this contention for many years.

The age composition of Australia's population is gradually and inevitably changing as a result of lower mortality rates and less than replacement fertility rates. Young people will form a decreasing proportion of the total population by the year 2000. In 1987, 8.5 per cent of the population was aged 15-19 years and 16.6 per cent was aged 15-24 years. By the year 2001, it is estimated

that 15-19 year olds will form between 6.95 per cent and 7.06 per cent and 15-24 year olds between 13.78 and 13.97 per cent of the total population (Australian Bureau of Statistics 1988). The ranges above represent lowest and highest estimates. The projected number of persons of the current working age (15-64 years) will increase but their proportion of the total population is likely to remain about the same.

Despite the gradual ageing of the population, there is no reason to suspect that a United States estimate does not also apply to the Australian situation. There, it has been estimated that 75 per cent of the workforce in the year 2000 have already left school (Chisman 1989). Therefore, while initial education for children in schools is obviously important, the present social costs of inadequate literacy skills in the workforce (and the cost of having people out of the workforce who would be earning if they had adequate literacy skills) must be addressed now and not left to school reform.

The social costs

The potential range of costs of inadequate literacy skills in relation to employment is almost overwhelming. Costs include the extreme disadvantage, lack of confidence and self-esteem experienced by the young job seeker who cannot read job advertisements, lost opportunity costs for those who do not seek promotion, costs to the community of unemployment and other social service benefits, losses in production in major enterprises through inefficiency, and the cost of workplace accidents. For an individual, the employment process involves at the very least, opportunities for employment, job seeking, then selection and performance on the job, or alternatively, the consequences of unemployment. Issues for employers may include efficiency, productivity, competitiveness and employee satisfaction. While it is not always easy to separate employee costs from employer costs, the following discussion begins with individual costs and then moves on to those which are more readily seen as costs to business.

The search for a job

Low levels of literacy and inadequate English skills severely restrict the range of job opportunities and, indeed, the opportunity to obtain any job. Individuals may be unable to read job advertisements in the newspapers, CES job boards or computerised job search listings; they will have difficulty reading a telephone book to search out phone numbers and will be unable to fill out a job application or write a letter of application.

Repeated lack of success erodes confidence and compounds literacy difficulties.

Loretta, aged 20 years, had become depressed and frustrated through her experiences:

> I went for so many interviews, which was very embarrassing because I couldn't express myself and I found that was a problem. And when I had to write applications, that was a problem as well, so whichever direction I turned, I was stuck.

In discussing her experience with teaching young unemployed people, Pugh (1981:53) emphasises the interaction between literacy, oracy and numeracy:

> They had trouble every fortnight filling in their dole forms, a lot of them couldn't catch the right bus to go to the CES for jobs; they were often sent to jobs they couldn't do ... (S) blew the interview because he couldn't read the signs behind the counter. He then got cut off from benefits for three months ... He couldn't express himself, he had no confidence, he didn't know what to do.

In general, in the words of Levine (1986:138), the evidence from labour market research indicates that:

> Few job-seekers starting out on a search for unskilled work have much information to hand beyond the names of a few of the largest local employers. If they are halting readers and poor writers, it is probable that their search will be narrower in scope, briefer in duration and less systematic than that of a competent reader. The results of their search are correspondingly less likely to be satisfactory, not only from their own point of view, but also from the point of view of their prospective employers.

Costs on the job

Most of the relatively small amount of information we have concerning the social and economic costs of inadequate literacy skills in the workplace comes from studies in the United States and Canada and from the experiences of teachers and students in work-based literacy programs in Australia. It is notable that the overseas studies have generally been initiated by business organisations. The Report of the Canadian Business Task Force on Literacy (1988) provides a valuable outline of trends in business affecting skill requirements and an estimate of the costs to industry in that country. While acknowledging limitations of existing research and the extreme difficulty of making estimates in a complex field, the report estimated that the direct cost to business was 'in the order of $4 billion dollars annually'.

Some of the difficulties of determining costs are very apparent in regard to the workplace. In particular, it is difficult to isolate literacy from other related factors, to identify literacy levels as a direct causal factor and to quantify many costs. No attempt has been made in this report to estimate a monetary cost of inadequate literacy development to business in Australia. Rather, it was considered appropriate to summarise the cost areas which have emerged from the literature and from consultations with a range of people.

Some costs are more readily seen to be costs to employees, others to employers and some to both employees and employers. There are also clearly areas where the costs to employers and employees are likely to be in conflict. In summary, it has been suggested that inadequate literacy skills in the workplace:

- diminish the skills of the workforce as a whole and ultimately the economic growth of the nation;
- affect the efficiency and the flexibility of industry;
- restrict personal advancement because of reluctance to seek promotion as well as because of a lack of actual skills;
- restrict workers' ability to transfer across industries;
- decrease employability as jobs requiring low levels of literacy decrease;
- increase individual proneness to industrial accidents and increase dangers to all workers.

In Australia, the study by Miltenyi (1989) of English in the Workplace classes provides a basis for estimating some costs to business resulting from lack of English skills. These classes are part of the Adult Migrant Education Program for non-English-speaking background employees at various levels of proficiency. In the five business enterprises he studied, Miltenyi found that it was generally acknowledged by managers, supervisors and union representatives that 'training which is necessary for the introduction of new technology, acquisition of new skills in the case of multi-skilling, and the learning of entirely new modes of operation in the case of redeployment, cannot take place without an understanding of instruction in written and oral forms' (p.24).

In addition, management is wasting resources on induction and health and safety programs if workers cannot understand them. For example, in one organisation, five per cent of people who received technical training prior

to English in the Workplace classes said that they understood all of it, and 40 per cent understood some or little of the training. Following the English in the Workplace course, 50 per cent said they understood all of it, and the other 50 per cent understood most of it.

Overall, 90 per cent of course participants said the course had a positive effect on co-workers and the general work environment. The benefits were better communication with co-workers, a greater degree of socialisation and reduced misunderstanding. This was mainly seen as improving workplace harmony. Ninety-seven per cent believed their productivity had increased through better communication, fewer mistakes, less call for repeated explanations and a reduction in workplace tensions.

All managers consulted agreed that the classes had increased the promotional pool and had assisted in removing major barriers to promotion and general mobility.

Increased union participation and understanding of the role of unions was noted. There was increased attendance at union meetings, perusal of union notices, applications for Shop Steward positions and attendance at trade union training classes.

Miltenyi urged supervisors to estimate the average amount of time saved per worker following English in the Workplace classes. Estimates over three very different enterprises ranged from 115 hours to 211.5 hours per worker per year. Singh (1989) has extrapolated from these figures to estimate that across the Australian workforce, $3.2 billion could be saved in one year. Such figures are persuasive but need to be treated with care.

Workplace Basic Education is a program offered to workers on the job. The following benefits were noted in an analysis of programs run in three different workplaces in Victoria through the Council of Adult Education (Workplace Basic Education Project 1987). Employers said that classes 'bridged the gap between the educated and the uneducated, creating better communications and working relations', created goodwill because the employer was seen as doing something positive, and enhanced personal growth and development. Individual workers said that the morale of the people involved in classes had **doubled**, they understood the work better, had gained more confidence in writing and were not so nervous in talking to people in management.

The impact of changes which result from the introduction of major new technology is generally fairly apparent and in many cases relatively easy to predict. (Changes are

frequently not adequately planned for however.) Many changes in workplaces are not so dramatic and obvious but they may have a major impact on employees' work requirements, their ability to cope and their sense of job satisfaction. Such changes may result from a variety of factors, some predictable and planned and others not. Some examples are as follows:

- Greater regionalisation and devolution of management functions by one Victorian Government body has meant a greater demand for local level initiative and more reliance on written reports from employees who previously were not required to write reports.

- Changes in the freight handling system of Vic Rail meant that handlers were expected to deal with written forms and communicate directly with the public.

- Demands for greater efficiency in a large engineering organisation involve more effective monitoring of machine performance. This requires gauges to be read accurately and regularly and results to be plotted, tasks which are based on literacy and numeracy skills.

- A survey of employers in the Footscray area of Melbourne (Kindler, Jones and Tout 1988) found that some employers now required literacy skills in work areas where they were previously not considered important. For example, an automotive service industry employer said that literacy skills were required for job cards, holiday forms and reading complex manuals; a road transport employer noted that as delivery requirements and systems became more sophisticated in the future, greater literacy skills would be required.

There are then, strong arguments that lack of literacy and numeracy skills in the workforce result in enormous costs to the employer in terms of efficiency and competitiveness. For the employee, lack of adequate literacy skills may mean either losing a job, or failing to get promotion, or not having the confidence to apply for promotion. David's experience is typical of many lost opportunities.

> I've had a lot of opportunities over the years ... I probably would have learned a lot if I'd taken on a bit of responsibility, but I just backed away from it. Everyone says, 'Oh, you can do it you've done it all your life, piece of cake, you've been here all these years, you should take the job'. And I would say: 'Look, I don't want the job, it's too much hassle, can't be bothered'. So maybe after a couple

> of years of schooling, if it comes up again, I can say, 'Yes, sure, I'll take it', but I've got no confidence at all at the moment.

While the case for employer costs (and hence employer benefits from improved literacy levels) is fairly clear in jobs in the primary labour market, it is much less clear in the secondary labour market - that is, where jobs are largely unskilled, poorly paid, have little or no security and few or no career opportunities. As a union official whose union covers workers in food processing factories remarked, as far as the employer is concerned 'the more ignorant you are, the better'. Workers with inadequate literacy skills and poor English skills working in the secondary labour market are on the whole less likely to be familiar with their rights, to be able to confront management about working conditions, or be prepared to risk losing their job through such action if they have no job security. It is in such cases that the limits of a social cost argument based on monetary or other self-interest are found and the importance of social justice principles become apparent. In discussing the social cost of child poverty, Edgar (1989) suggested that there may be danger in appeals based on self-interest rather than altruism, at a time when a new social compact based on principles of equity and social justice is needed.

Occupational health and safety

Common sense tells us that poor literacy skills are likely to affect occupational health and safety. It is not so well recognised that they also affect rehabilitation and return to the workforce.

Most of the people and organisations consulted for this report acknowledged that inadequate literacy skills played a part in the health of workers on the job and in the possibility of industrial accidents. However, it is very difficult to find data which isolate poor literacy skills from other factors such as dangerous working conditions.

Research and statistics concerning work-related injuries tend to use categories of causes which focus on the nature of the injury or the event which produced the injury, rather than personal factors such as literacy level. Such personal information is generally not recorded or available. For example, a recent comprehensive study on deaths through work-related injury in Australia from 1982 - 1984 was able to use coroners' reports, which contain a great deal of information but are medically oriented. The authors note that 'while it would have been desirable to study the occurrence of non-fatal (work-related) injuries as well as that of fatal outcomes, no consolidated data

sources existed for the identification of non-fatal cases' (Harrison, Frommer, Ruck & Blyth 1989:118).

Other relevant studies are those which focus on occupational health and safety and workers from non-English-speaking backgrounds. Again, it is difficult to identify any direct relationship between levels of literacy and work injury. A study in New South Wales used existing workers' compensation data on employment injuries. This does not include information on ethnicity. However, the study identified the industries and occupations in which workers from other than English-speaking backgrounds are located and then used the statistics in those areas as a guide to the likely injury experience of such workers (Hall 1988).

There is undoubtedly a concentration of workers from non-English-speaking backgrounds who have limited English language skills and workers with low levels of literacy (from English-speaking as well as non-English-speaking backgrounds) in certain industries where working conditions are poor and conditions are hazardous. Hall reports that in the manufacturing industry (a high risk area) the main injuries were from over-exertion or striking against objects, and sprains and strains (making up one in every two injuries), and that the main 'disease' was industrial deafness. Limited literacy and language skills are almost certain to be part of the complex of factors, apart from the poor working conditions themselves, which produce such injuries and disease. The need to work long hours, reluctance or inability to question poor working conditions, lack of understanding of work practices, greater isolation and general limited ability to control the environment of the workplace can all partly stem from poor literacy skills.

There has been some recognition of the relationship between low levels of literacy and English language skills and workplace safety in the introduction of symbolic safety signs and proposals for the labelling of hazardous substances used at work. The use of graphic symbols is helpful but may have limitations, according to research personnel of Worksafe Australia. The assumption that symbolic signs are easily understood by people differing in cultural and linguistic backgrounds is largely untested. A representative of a large employer explained some of the practical difficulties and potential risks of hazardous substances; it is not always possible to have the same people handling them, differences in procedures with new chemicals are often minor but significant, and mixing instructions have to be followed precisely.

Turning to the anecdotal evidence, literacy tutors and health workers gave examples of occupational health and safety issues more directly related to literacy. Signs

were not able to be read or understood properly, workers did not understand their rights to safe working conditions, they were not able to communicate with union representatives or feel confident enough to question management taking advantage of workers' lack of language skills.

Literacy and rehabilitation

Low literacy or poor English language skills mean a heavy cost for workers trying to get back into the workforce. Variations on John's story can be repeated many times. John, in his thirties, was injured at the timber mill he had worked in for some years. There is no possibility of his returning to the same work which was very physically demanding. He is now attending literacy classes in order to get new skills. He said:

> I've always done manual work but I'm looking for something different now. There's no 'light duties' where I worked and my employer wasn't registered with Workcare. I think he got a fine after my accident and he wouldn't want me back anyway. I read a bit but it's the writing and spelling I have to work on.

He wants desperately to work and finds it hard not to get depressed when he thinks of the future. He is at present on Workcare in Victoria. His comments point to other problems, such as constant worry and insecurity about the future, and difficulties in understanding a complex (and changing) system.

John is only one of increasing numbers of both female and male injured workers coming to literacy classes in order to get new skills. For a minority, short-term brushing up on literacy skills will lead to a job in a different area; many others will face the choice of going back to manual labour or factory work, thus aggravating their injury, or being unemployed on a long-term basis. Some have already given up. They say that potential employers are not interested in workers who have been on compensation payments.

The lack of adequate literacy skills is only one element in the total unemployment picture, but it is an important element, given the strong relationship between school achievement, educational levels and unemployment. As far as school performance is concerned, literacy is rarely treated as a separate phenomenon, but to a large extent is seen as embedded in poor educational performance. Low achievement generally means a greater chance of being unemployed and greater susceptibility to long-term unemployment. The Australian Longitudinal Study of young unemployed people found that educational level and two measures of school ability (perceived low ability at school and leaving because they were 'no good at school') were three of the six highly significant predictors of long-term unemployment (McRae & Merrilees 1987). In Victoria, 27 per cent of adult literacy students are registered job seekers, compared with the State average of 7.3 per cent of the population in 1987 (Kindler 1987).

The social costs

All unemployed people bear great personal costs through being unemployed, and society bears costs because they are unemployed. However, young people with inadequate literacy skills who are excluded from the job market bear particular costs. Their chances of gaining any foothold in the labour market are slim and their options in life hence become more and more narrow. While the problems are certainly not restricted to those young people who are homeless, it is worth noting that the Report of the National Enquiry into Homeless Children (Human Rights and Equal Opportunity Commission 1989:57) emphasised the poor literacy skills of many homeless young people.

The relationship between illiteracy and homelessness is complex, but for some young people, poor literacy skills and poor performance at school lead to truancy, and rejection, and if combined with conflict or abuse at home, may lead to homelessness and most certainly to lack of employment.

Dixon (1989) discusses direct (first stage) and indirect (second stage) costs of unemployment. First stage costs are the result of reduced community incomes through unemployment. These flow on to mean reduced community savings and investment, reduced taxation collection,

increased government outlays on social welfare, increased private and government outlays through such factors as increased use of public services (particularly health, housing and community services), crime and delinquency, and breakdowns in marriage and family support networks. In regard to the relationship between unemployment and ill health, Harris and Webster (1988) suggest that while the relationship has clearly been established, the mechanisms at work are complex. They are associated not only with a decline in family income (less money for food, housing and health care) and greater stress, but also changes in lifestyle, and an increasing sense of alienation and powerlessness.

Based on November 1987 jobless figures (about 600 000 unemployed persons and 500 000 beneficiaries), Dixon estimated that the total direct cost to government of unemployment would be between $5 and $6 billion. Second stage costs of unemployment are difficult, if not impossible, to determine. They result from longer-term personal effects of unemployment such as lost opportunities, lowered aspirations and a sense of failure.

LITERACY AND CRIME

It has long been recognised that many inmates of prisons lack basic education. A number of studies and the prison census (Walker & Biles 1985) show the generally low educational levels of those in prisons. A recent study of women prisoners in Victoria found that 7.4 per cent had completed primary school only and 72 per cent had only 'some secondary education' (Fitzroy Legal Service 1988). It is not surprising that literacy levels also tend to be low, as indicated in the studies summarised by Black (1989a).

Lack of literacy skills is almost certainly significant in the complex of factors which lead to both offending and imprisonment. However, before outlining possible social costs relating to this area, it is important to emphasise several points.

First, literacy among prisoners and its relationship with the fact that they are prisoners has not been adequately investigated as yet. Jardine and Goyen (1986) quote a study which found that many prison inmates had spent time in 'Boys' homes' (detention centres). They suggest that such centres are chiefly concerned with ensuring orderly behaviour and conformity so that during the years of compulsory education good behaviour is paramount. The value of education is downgraded in the eyes of everyone including the students. A study by Semmens (1985) shows that low levels of education and literacy are characteristic of young men in detention and training centres.

Second, it is dangerous and inaccurate to assume a simplistic causal relationship between low levels of literacy and crime. Black (1989a:33) warns that 'there are many different types of crime, and many different factors perceived to be responsible, and it may be unrewarding to try to generalise about the influence of just one factor in isolation'. However, it is clear that there is a relationship in some cases. While issuing the above caution, Black provides a case study of one individual situation where lack of formal education and low literacy seemed to be central to turning to crime. Frustration and boredom with low level jobs seemed to be a key factor.

Third, improving the literacy levels of inmates of prisons may well prevent some individuals from re-offending, and

hence produce significant benefits through reduced prison costs and an increased number of individuals who are potentially useful contributors to society. There are examples in the literature of individuals who have gone through significant personal change as a result of literacy and basic education classes. However, there is a multitude of factors other than literacy which will determine whether or not an individual re-offends, including those quoted by Pollack (1979:62), 'the total prison experience, the person's life history, the quality of life at the time of incarceration, access to opportunity systems, mental and physical health and a host of other variables'.

In addition, there is a strong case for the social justice argument put by Black (1989b:4) that:

> Appropriate educational improvements may have a positive effect in reducing a criminal lifestyle ... but this outcome should be seen as no more than a 'spin off' from the main goal of providing education for its own sake, irrespective of any post release rehabilitation. The factors which cause criminal behaviour are far too complex to be reduced to one significant variable, education.

Finally, issues have been raised concerning mandatory education programs in prisons. With some limited exceptions, it is mandatory for inmates of United States federal prisons to have 90 days of adult basic education. The value of such mandatory education (both in terms of personal development and cost effectiveness if rehabilitation is the aim) is questioned by adult literacy educators. They argue that the likelihood of effective learning is reduced if it does not come from a strong personal motivation and is seen by the person as relevant. Short-term courses are also likely to be of little use to people who have very minimal skills.

The social costs

Recognising that in the broad picture, low level of literacy is only one in the complex of factors which lead to offending, and to imprisonment, there are some particular consequences and costs which have been identified during consultations for this report.

Low levels of literacy are a factor in some young people getting into trouble with the police. Streetwize Comics No.5 included the story of Pat, who wagged school (because she was embarrassed and humiliated by lack of literacy skills at school) and was picked up by the police on private property (because she could not read the **No trespassers** sign). The elements of this story are very

simple and the outcome was in fact positive, but many social workers and youth workers have examples of situations where (although they might be more complex) similar elements of misunderstanding, lack of understanding, and lack of facility with language result in young people getting into trouble with the police.

Once into the legal system and the courts, language again works against those whose language ability is not good. It is comforting to imagine that legal aid systems, social workers, interpreters and various other advocates ensure equality before the law and the courts, but the truth is that they do not do so. O'Gorman (1988:21) states that 'it is important to realise that our system of law (at least in theory), holds that if a suspect does not understand the warning [concerning evidence], the answers obtained from him under police questioning are inadmissible in court'. Many people with inadequate literacy skills do not understand the warning.

A teacher, who has worked for many years with young offenders said:

> Language-deficient kids are less likely to be able to manipulate their environment when in contact with any authority, including the school and the police. They don't know the appropriate language, they can't justify their behaviour which might be quite reasonable. Then there's the importance of parents' language too in getting justice and fairness for kids.

Another professional working with young people noted that:

> All the interveners in the process - probation officers, psychologists and court officials - tend to use language which is not understood by young people.

The cost of inadequate literacy skills to individuals in prison can be enormous. There are many situations which require literacy skills, such as filling in the information sheet at reception, completing an application form for legal aid, filling in the weekly 'buy up' sheets for requisites such as cigarettes, shampoo and other food items, written requests to the Superintendent for adjudication on a range of issues, applications for remissions, parole and a myriad other requests which the system demands be in written form before official responses can be made. Dislocation from one's family and friends makes the writing of letters particularly important. Those with low levels of literacy either cannot maintain these contacts or they have to get others to write their personal letters for them. In addition, they can only get the lowest status jobs which require no literacy.

The personal costs of inability to cope with these tasks are incalculable. However, it is fairly certain that they make for significant problems of personal adjustment and may well increase personal alienation and reduce the likelihood of any possible rehabilitation.

LITERACY AND SOCIAL WELFARE

Inadequate literacy skills contribute to a variety of circumstances which result in individuals receiving social welfare payments. The direct monetary costs to the social welfare system are virtually impossible to determine, but it is possible to list areas in which costs may be incurred, and to outline personal costs and social implications for social welfare recipients.

The social costs

The Department of Social Security administers payments to those who are aged, disabled, unemployed or sick, and to widows, parents and children. The relationship between poor literacy skills and unemployment, poverty, poor health and industrial accidents has already been mentioned. We can expect therefore that poor literacy skills contribute to some people receiving income security payments through the Department.

As well as those people registered for work and receiving unemployment benefits, it is certain that some widows and parents would be employed if their literacy skills were better (House of Representatives Standing Committee on Employment, Education and Training 1988). Level of literacy may also be a factor for some on age pensions; the age at which people retire, their capacity to earn beyond retirement, and the assets they have on retirement may all be influenced by literacy competency. It is also reasonable to expect that, depending on the level of disability, level of literacy will be a significant factor in whether or not someone who has a disability is on a pension.

In addition to the direct cost to revenue of various pensions and benefits, there are frequently high personal costs for social welfare recipients. They almost certainly suffer reduced living standards; their future options are narrowed because of their low income, and self-confidence and hope are difficult to maintain. All of these factors increase the difficulty of improving literacy skills and life chances.

People with low levels of literacy and on benefits or pensions generally have to rely heavily on the good will and understanding of counter-staff. They cannot read or fill in forms, read notices, check up on assessment

changes or understand written communication (the Department of Social Security sends out approximately 200 000 separate pieces of advice each year). Insensitive treatment by counter-staff adds to feelings of lack of self-confidence. The present enquiry by the Department of Social Security into how best to accommodate clients with literacy problems hopefully will lead to more widespread understanding of literacy issues and to better communication between the Department and some of its clients.

While many people lack confidence in dealing with bureaucracies, inadequate literacy skills make it even more difficult. A report to the Commonwealth Department of Veterans' Affairs (Brownlea & James 1988) revealed some of the problems faced by older people. While the writers concluded that, contrary to their expectations, 'socio-behavioural' variables (such as age, disability, experience in dealing with bureaucracies, attitudes to large organisations and gender-determined roles) were more important than literacy and numeracy in comprehending a proposed form, it was obvious that some veterans did have literacy problems. They had little formal education, a lifetime of manual work and very little contact with written materials. Some widows of veterans were also very anxious about dealing with administrative matters and it is possible that this was exacerbated by poor literacy skills.

LITERACY AND ABORIGINES

Both the conceptual and the practical issues which arise in exploring the social costs of inadequate literacy skills for Aborigines require close attention. While their disadvantage is unquestionable, we need to look more closely at the meaning of literacy and inadequate literacy in relation to the Aboriginal population. At the heart of the matter is the question of who determines what literacy means to and for Aborigines. The only possible answer, recognising that there will be a diversity of views, must be Aborigines themselves.

At the broadest level, there are some basic differences between the values of Aboriginal society and white society, and significant cultural differences in learning style and child upbringing. For example, as one Aboriginal educator explained, the use of verbal instruction combined with questioning is not part of the Aboriginal learning style, yet this is the style of teaching with which children are faced in schools.

At the same time, there is cultural diversity (as well as homogeneity) within the Aboriginal population. Different environments have implications for the use and place of literacy and facility with the English language although individuals may move readily between them.

There is an increasingly conscious push by some to have Koorie English recognised as a distinct and fully developed language code which arose as a result of contact between the original Aboriginal languages and English. It is argued that Koorie English is not synonymous with 'working-class English', and has its own structure, conventions and particular meanings. Some believe that within Aboriginal communities, including urban communities, no other form of English is necessary.

There is some recognition by the Victorian Ministry of Education of the importance of Koorie English. A State Board of Education paper to be released shortly examines its implications for Aboriginal education. A recent booklet from the Ministry urges that in formal learning situations with Aboriginal students, non-Aboriginal teachers become familiar with Aboriginal English and accept it as a valid style of communication, while introducing other language styles (Victoria, Ministry of Education 1989).

Not surprisingly, there is a range of attitudes bearing on the need for literacy skills provision. Aboriginal people show considerable support for community education programs incorporating literacy, especially those based on an understanding of Aboriginal social and cultural history. Literacy skills are seen as fundamental both to the effective functioning of Aboriginal community organisations in white society and to individual employment opportunities. For some, the issue is appropriate input into existing decision making structures; for others, it is Aboriginal control of the processes of decision making. Some see literacy development as an essential component of overcoming disadvantage in the white community even though it may be regarded as essentially an 'alien language'. As one man said: The only reason we have to learn English is to become part of the mainstream; we know we have to have English.

In summary, while lack of basic white Australian education and literacy seriously disadvantages Aborigines and provides costs for society as a whole, there remain important issues about appropriate provision to be solved or resolved, including ways of meeting the need for adult literacy programs while avoiding enforced social change which may threaten communities.

The social costs

There is no question that Aborigines are disadvantaged in their access to, and performance in, mainstream white Australian education and employment, and that one reason for this is general low levels of literacy and/or facility in mainstream English.

Education participation rates show that at every age group, the proportion of Aborigines in education is considerably lower than the proportion of all Australians. The Report of the Aboriginal Education Policy Task Force (1988) gives participation rates as indicated in Table 1.

Table 1:

Age Group	Aborigines	All Australians
years	percent	percent
5 - 9	88.2	99.0
10 - 15	83.1	98.3
16 - 17	31.6	74.5
18 - 20	7.5	41.4
21 - 24	4.1	20.4
25+	2.7	7.9

There is no indication of the overall proportion of Aborigines with low literacy, although Jardine and Goyen (1986) report a number of studies which indicate that it is significantly higher than for the total Australian population.

Aboriginal unemployment rates are also higher than for the population as a whole. A study of the labour market position of Aboriginal people in non-metropolitan New South Wales (Ross 1988) found unemployment rates (that is, percentage of the labour force unemployed) as high as 65 per cent for Aboriginal women and almost 76 per cent for men. This did not take into account the incidence of hidden unemployment. There are two points made in the study which are particularly relevant for the present focus on social costs of low literacy levels. First, Ross suggests that while there are multiple reasons for high rates of unemployment, the incidence of widespread low levels of education is a significant factor. Those who are least disadvantaged are those who have completed higher levels of formal education and/or have had access to a labour market program. Second, Ross notes that Aborigines who are outside the workforce are almost always totally dependent on the public sector for income support.

Low levels of literacy are also likely to contribute to other areas of disadvantage and therefore have costs both at a personal and community level. In evidence to the Human Rights and Equal Opportunity Commission, Ms Anne Weldon, coordinator of the New South Wales Aboriginal Children's Service, said that 25 per cent of children in corrective institutions in New South Wales in 1987 were Aboriginal, even though they comprised only one per cent of the State's juvenile population (The AGE, 29 October 1987).

For older Aborigines, the risk of imprisonment is exceedingly high. Aborigines make up only 1.3 per cent of the total Australian population, yet they account for about 15 per cent of the prison population. In some states the proportion is higher. In 1986, at least one in 20 Aboriginal men aged between 20 and 29 years was in prison at any one time. In Western Australia the risk of imprisonment for this group was one in twelve (Australian Institute of Criminology 1988).

LITERACY AND RURAL COMMUNITIES

Little is known about the incidence of literacy in particular areas of Australia, but anecdotal evidence suggests that lack of literacy skills may present particular problems and have different social costs in rural areas compared to urban areas. However while making some general comments, it is important to emphasise the considerable diversity of rural areas.

The social costs

It is not unusual for males in rural areas to have left school early, or to have left with inadequate literacy skills, and then to move onto farms. There are numerous areas where literacy skills are required in farming, such as reading directions for (often dangerous) sprays, the mixing of animal feed, the mixing of fuel for machinery, care of machinery, care of animals, and understanding letters from local and State authorities. In addition, there are the numerous tasks associated with running a business. The responsibility for the business side of the farm may be carried by a female partner.

Some people suggest that in times of hardship in farming areas, when there is the threat or the actuality of banks foreclosing on mortgages, inadequate literacy skills add to the normal stresses. Farmers and others with inadequate literacy skills affected by a rural down-turn have fewer alternatives for employment, less flexibility, perhaps fewer support mechanisms and therefore more strains both personally and on a relationship. It is not inconceivable that the additional stress contributes to marriage breakdown and/or suicide.

Problems can become acute in regional towns or areas which are based on one or two major industries. A proportion of manual and construction workers and trade assistants in such towns have low levels of literacy but are able to find employment so long as new projects and development continues. Shift work and relatively high wages make such work relatively attractive. Once the development is completed, there are few alternative options.

In some small communities, there is a tendency for poor literacy skills to be perpetuated. Economic hardship, the need for children to travel (or be driven) long distances to school, and a low value placed on literacy may mean

that helping with farm work is seen as more important than regular attendance at school. More children in rural areas than urban areas tend to leave school without completing a full secondary education, despite increasing school retention rates generally, although there is considerable variation between rural areas.

It is difficult to estimate the social costs of low literacy levels for women in non-metropolitan areas. We know that young women leave school early and/or travel to the city to find work; women's employment options are limited generally, but for women with low literacy skills, there is often no alternative to dependence - on family, partner or government benefits. About ten per cent, or 240 000 women living in rural areas (that is, outside the cities) were born outside Australia (James 1989). We can assume that a fair proportion have literacy needs.

The closeness of some rural communities and country towns sometimes means that people are reluctant to admit their literacy problems. While this is generally the case in city or country locations, cities do offer some anonymity for people who make the decision to start a literacy class. In a small country town or rural area, going to a class becomes much more public. Tutors in country areas said that some students travelled long distances to another town in order to avoid having to reveal their 'problem' in the local area.

REDUCING THE SOCIAL COSTS

The social costs identified in this review are wide-ranging. Considerable time, resources and commitment will be necessary to begin reducing many of them. However, it is also possible that a minimum of resources in some areas will start to make changes if there is an understanding of the issues and a high level of commitment across a range of groups. A review of this nature cannot hope to offer specific 'solutions' to the multitude of social costs outlined. The following discussion therefore outlines some general requirements for reducing costs under two broad headings - the need for public education and awareness, and providing opportunities for increasing literacy skills.

The need for public education and awareness

Perhaps the basic requirement for reducing social costs of inadequate literacy skills is a greater understanding by governments, business and the general community of the importance of literacy skills for individual participation in social life, and for the health and development of society.

Wickert and Zimmerman (1989:169) make the point that there is no doubt that while there has been an increase in government support for adult literacy programs, there is not necessarily a greater understanding of the complexity of the issue and its importance to our society. There is a 'need to create awareness of the importance of adult basic literacy in the total social context'. This review has indicated that importance and shown some of the ways in which levels of literacy have significant effects on participation in social life, and an individual and community wellbeing.

A greater understanding of literacy in society may help reduce the stigma associated with inadequate literacy. The more widespread the understanding of literacy and the reasons for inadequate literacy skills, the more likely it is that negative community attitudes will change and people will be more willing to seek to improve their levels of literacy. One of the most frequent comments from adult literacy students was that they felt 'dumb' and 'stupid' and were anxious about people's reactions to their low literacy skills. These students had, often after years of trying, finally found the confidence to

seek out a literacy class. Unquestionably, only a small minority of people with inadequate literacy skills ever start classes. Most never reach that point. Without a change of community attitudes, it is unlikely that any great inroads will be made into reducing the costs of inadequate literacy.

While greater understanding on a general level is necessary, it is particularly important that all those who serve the general public in any capacity are aware of the literacy demands which they place on customers or clients, and are aware of the fact that some people will not have the literacy skills demanded. This includes all public servants - those who come into direct contact with the public and those who produce forms and write letters - and a great many other people whose job involves the giving or obtaining of information, such as doctors, nurses, counsellors, health workers, social workers, police, court officials, youth workers, lawyers, and librarians.

International Literacy Year will no doubt go some way towards increasing public awareness of literacy issues, but it will need to be followed up by more focused education campaigns. Employers are an important group on which to concentrate. It is apparent from this review that there can be multiple benefits for employers when workers' literacy skills increase, and that there are many unrecognised costs from inadequate skills. Human service workers are another important group. Their training should include some knowledge of how inadequate literacy skills disadvantage people, and of how disadvantage can be compounded by lack of literacy skills.

It is worth noting that the campaign for improved literacy levels in the United States appears to be supported by a diversity of interests including some sections of corporate America, and the American Bar Association (Lawyers for Literacy 1987). Jump Start, a recent report on the federal government role in adult literacy (Chisman 1989) was produced by the Southport Institute for Policy Analysis, at the instigation of the Business Council for Effective Literacy. Project Literacy US (PLUS) was a joint public service campaign initiated by Capital Cities/ABC Incorporated and the Public Broadcasting Service.

Providing opportunities for literacy learning

While adult literacy must become a general community concern if some of the costs mentioned in this review are to be reduced, it will be necessary, as Wickert and Zimmerman (1989) emphasise, to keep sight of the philosophy and principles which have been shown to underlie effective adult literacy provision. It will also

be necessary to ensure that all policies are based firmly on these principles.

The principles of provision outlined by Grant (1987:11) and derived from research and experience with adult students and tutors, seem a very appropriate base for providing literacy learning likely to reduce social costs. Her first principle is that 'the multiplicity of needs and contexts for adult literacy and basic education points to the necessity for a diversity of programs and a plurality of provisions'.

This review has shown that social costs resulting from inadequate literacy skills occur in many areas of life and that for any individual, the costs are very varied. The point was also made that the language and life experiences of people with inadequate literacy skills are enormously diverse. Diversity of opportunities for learning literacy skills is therefore more likely to effectively reduce costs. Irrespective of their levels of proficiency in English, different provision may be required by a farmer in a remote area, a woman who wants to get back into the workforce after raising young children, a young Italian girl unemployed since she left school, an early school leaver living in a youth refuge, and an injured Turkish worker with school-aged children.

Grant's second principle is that 'a broad understanding of what literacy entails should inform all aspects of policy making and implementation, program provision and evaluation and research'.

To a large extent, this principle underlies the purpose of the review. Without an understanding of the broad social dimension of literacy, and of the social costs incurred when a significant proportion of people do not have adequate literacy skills, policies, programs and research are not likely to be effective in reducing social costs.

The third principle is that 'the participatory learning support model of program provision pioneered in adult literacy should be safeguarded and replicated to facilitate greater equality of access in adult education'.

There are several important elements in this principle. The first is that participatory learning situations have the potential to increase self-esteem, encourage responsibility and provide opportunities for greater control of one's life. All these qualities relate to greater and more effective participation in society generally. Cooperative support in learning situations also helps to increase social participation, social understanding and self-confidence. Finally, the facilitation of greater equality of access in adult education must underlie any greater social equity.

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